

Fill in this information to identify the case:

Debtor 1 Catherine M. Douglas
 Debtor 2 _____
 (Spouse, if filing)
 United States Bankruptcy Court for the : Northern District of Illinois
 (State)
 Case number 15-40764

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wilmington Savings Fund Society, FSB d/b/a Court claim no. (if known): 3
Christiana Trust, not in its individual capacity
but solely in its capacity as Certificate
Trustee for NNPL Trust Series 2012-1

Last four digits of any number you use to identify the debtor's account: XXXXXX0299

Date of payment change: 1/1/2020
 Must be at least 21 days after date of this notice

New total payment: \$1,445.35
 Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 618.89

New escrow payment : \$ 617.89

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Catherine M. Douglas

First Name Middle Name Last Name

Case number (if known) 15-40764

Part 4:

Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Kinnera Bhoopal Date 12/6/2019
Signature

Print: Kinnera Bhoopal Title Authorized Agent
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road
Number Street
Roswell GA 30076
City State ZIP Code

Contact phone (312) 348-9088 X5172

Email Kinnera.Bhoopal@mccalla.com

*To the extent any prior interest rate adjustments under the terms of the loan documents or prior escrow adjustments were not noticed in this Court pursuant to Bankruptcy Rule 3002.1 after December 1, 2011 or the Petition Date (whichever is later), Creditor will refund or credit the debtor, as appropriate, to give the debtor the benefit of any lower payment amount as provided under the loan documents, escrow analysis, or a notice previously filed with this Court pursuant to Bankruptcy Rule 3002.1. This does not constitute a modification of the payment obligations under the terms of the promissory note, mortgage, or other loan documents.

In Re:

Catherine M. Douglas

Bankruptcy Case No.: 15-40764

Chapter: 13

Judge: Janet S. Baer

CERTIFICATE OF SERVICE

I, Kinnera Bhoopal, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Catherine M. Douglas
1503 S. Luther Avenue
Lombard, IL 60148

Joseph S Davidson
Sulaiman Law Group
2500 S. Highland Ave
Suite 200
Lombard, IL 60148

(served via ECF Notification)

Glenn B Stearns, Trustee
801 Warrenville Road Suite 650
Lisle, IL 60532

(served via ECF Notification)

U.S. Trustee
Patrick S Layng
Office of the U.S. Trustee, Region 11
219 S Dearborn St Room 873
Chicago, IL 60604

(served via ECF Notification)

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 12/10/2019 By: /s/Kinnera Bhoopal
(date) Kinnera Bhoopal
Authorized Agent for Fay Servicing, LLC

This is a statement of actual activity in your escrow account from 08/16/2019 through 12/31/2019. This section provides last year's projections and compares it with actual activity.
An asterisk (*) indicates a difference from a previous estimate either in the date or amount and may be caused by any of the following:

- The actual amount of insurance or taxes paid since your last Escrow Analysis Statement was higher or lower than anticipated
- Additional funds were applied to your escrow account
- The time elapsed between payments to escrow and disbursement from escrow was shorter or longer than anticipated on your last Escrow Analysis Statement.

MONTH	PAYMENTS			DISBURSEMENTS		DESCRIPTION	ESCROW BALANCE	
	PROJECTED	ACTUAL		PROJECTED	ACTUAL		PROJECTED	ACTUAL
						BEGINNING BALANCE	0.00	-2,466.14
10/19		8,664.46	E			E	0.00 <	6,198.32 <
11/19		618.89	E			E	0.00	6,817.21
12/19		618.89	E			E	0.00	7,436.10
TOTAL	\$0.00	\$9,902.24		\$0.00	\$0.00			